

# Wassim Rida Khalil

## SENIOR ANALYST I HOUSING AND RETAIL LOANS

### PROFILE

- A contributing member of a dynamic organization with 12+ years of focused-domain experience.
- Broad experience in product management and implementation.
- Proven with track record in launching new and existing products, strategic planning and improvement of customer service satisfaction.
- Looking for growth by developing self in a management role with the focus on presenting the financial institution's mission, vision, and purpose statement through ethical work habits.



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Beirut, Lebanon

### Senior Corporate Credit Relationship Management

| May 2013

### Cross Selling via a Credit Client

| September 2012

### Corporate Credit Relationship Management

| May 2012

### CORE STRENGTHS

◆ Credit Analysis Management ◆  
Banking Systems and Software ◆ Policy  
& Procedure Improvements, & Project  
Management  
◆ Budget Management & Reporting  
◆ 12+ Years of Credit Analyst in Housing  
and Retail Loans ◆ Software and  
Computer Integration ◆ Fully bilingual in  
English & Arabic

### EDUCATION

#### MASTERS IN BANKING AND FINANCE, LEBANESE UNIVERSITY

| NOV. 2018

#### BACHELORS IN ECONOMICS, LEBANESE UNIVERSITY

| NOV. 2008

### REFERENCES

Available Upon Request

### PROFESSIONAL EXPERIENCE

#### SENIOR ANALYST (RETAIL AND HOUSING LOANS) • BANK AUDI

April 2016 - PRESENT | Beirut, Lebanon

- Presenting a detailed financial study of each credit file to the chairman & the credit committee members
- Risk analysis & assessment of financial statements of individuals and companies
- Rejecting/Recommending of Iskan, BDL incentive Housing Loans, AUDI USD Loans, Personal loan, Horizon & Credit Cards.
- Evaluating feasibility studies & cash flows tables
- Analyzing balance sheets & P/L accounts

#### CREDIT ANALYST (BUSINESS AND HOUSING LOANS) • BANK OF BEIRUT

April 2010 – March 2016 | Beirut, Lebanon

- Presented a detailed financial study of each credit file to the chairman & the credit committee members
- Worked a Special Housing loan products (BDL 0% interest, Iskan+, Iskan++)
- Risk analysis & assessment of financial statements of individuals and companies
- Reject or recommend of Iskan, BOB Housing, Expatriate housing & real estate loans.
- Evaluated feasibility studies & cash flows tables
- Analyzed balance sheets & P/L accounts
- Prepared & analyzed irregular files to transfer them to Recovery department.
- Trained on developments concerning housing files for PBRs.